



YOUR 2012 UMP PLAN OPTIONS FOR EMPLOYEES AND NON-MEDICARE RETIREES

UMP CLASSIC and UMP CONSUMER-DIRECTED HEALTH PLAN

In 2012, Uniform Medical Plan offers employees and non-Medicare retirees the UMP Classic Plan and a Consumer-Directed Health Plan (CDHP) with a Health Savings Account (HSA). While both options cover the same medical services and prescription drugs, members get lower premiums and a tax-advantaged savings account when they enroll in UMP CDHP.

See inside for help deciding which plan works best for you.

Find out more about your 2012 plan options at www.ump.hca.wa.gov or call Customer Service at 1-888-849-3681. For specific questions about HSAs, visit www.healthequity.com/pebb or call 1-877-873-8823.

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**Uniform
Medical Plan**
Your health. Your plan. Your choice.

	UMP Classic		UMP CDHP		What you should know
Cost-Sharing	Individual	Family	Individual	Family	
Annual Deductible	\$250 (medical) \$100 (prescription drug)	\$750 maximum for medical (\$250 per person) \$300 maximum for prescription drugs (\$100 per person)	\$1,400 (medical and prescription drug costs combined)	\$2,800 (medical and prescription drug costs combined)	Unless stated otherwise, all benefits are subject to the deductible. Some expenses (including the inpatient hospital and emergency room copays on UMP Classic) do not count toward the deductible.
Annual Out-of-Pocket Limit	\$2,000	\$4,000	\$4,200 (includes deductible)	\$8,400 (includes deductible)	In both plans, payments to non-network providers do not apply to the out-of-pocket limit. In UMP CDHP, your prescription drug costs apply to the out-of-pocket limit, except for ancillary charges.
Percentages shown apply to the allowed amount, which is the fee accepted as payment in full by network providers.	Member Cost-Sharing: Network	Member Cost-Sharing: Non-Network ¹	Member Cost-Sharing: Network	Member Cost-Sharing: Non-Network ¹	
Acupuncture	15%	40%	15%	40%	Limited to 16 visits per calendar year.
Ambulance	20%	20%	20%	20%	
Chemical Dependency Treatment	Inpatient facility copay ² Outpatient/Professional: 15%	40%	15%	40%	Inpatient: Prenotification is required. Outpatient: Services are subject to review after 20 visits (all outpatient chemical dependency treatment, not limited to one provider).
Chiropractic Treatment	15%	40%	15%	40%	Limited to 10 spinal and extremity manipulation visits per calendar year.
Diagnostic Tests, Laboratory and X-Rays	15%	40%	15%	40%	
Durable Medical Equipment, Supplies and Prostheses	15%	40%	15%	40%	Foot orthotics are not covered.
Emergency Room	15% after \$75 copay	15% after \$75 copay	15%	15%	Including professional charges. UMP Classic copay waived if admitted directly to a hospital or facility on an inpatient basis.
Home Health Care	15%	40%	15%	40%	
Hospice Care	0%	40%	0%	40%	Respite care covered at 100% up to \$5,000 per lifetime.
Hospital Services	Inpatient facility copay ² Outpatient/Professional: 15%	40%	15%	40%	
Massage Therapy	15%	Not covered	15%	Not covered	Limited to 16 visits per calendar year.
Mental Health Treatment	Inpatient facility copay ² Outpatient/Professional: 15%	40%	15%	40%	Inpatient: Prenotification is required. Outpatient: Services are subject to review after 20 visits (all outpatient mental health, not limited to one provider).
Naturopathic Physician Services	15%	40%	15%	40%	
Obstetric and Newborn Care	Inpatient facility copay ² Outpatient/Professional: 15%	40%	15%	40%	
Office Visits	15%	40%	15%	40%	
Prescription Drugs	Value Tier: 5% Tier 1: 10% Tier 2: 30% Tier 3: 50%	Value Tier: 5% Tier 1: 10% Tier 2: 30% Tier 3: 50%	15%	15%	Brand-name drugs with a generic equivalent are subject to an ancillary charge, which does not count toward your deductible or out-of-pocket limit. In UMP Classic, there is no deductible for Value Tier and Tier 1 drugs.
Preventive Care and Immunizations	0%	40%	0%	40%	See the applicable 2012 <i>UMP Certificate of Coverage</i> for details.
Skilled Nursing Facility	0% after inpatient copay*	40%	15%	40%	
Surgery	15%	40%	15%	40%	
Therapy: Physical, Neurodevelopmental, Occupational and Speech	Inpatient facility copay ² Outpatient/Professional: 15%	40%	15%	40%	Inpatient: 60 days maximum per calendar year. Outpatient: 60 visits maximum per calendar year.
Tobacco Cessation	0%	Not covered	0%	Not covered	Not subject to the deductible. Quit for Life Program only.
Vision Care Exam (Routine)	0%	40%	0%	40%	Not subject to the deductible, one visit per calendar year.
Vision Hardware	\$150 maximum every 2 calendar years		\$150 maximum every 2 calendar years		Not subject to the deductible.

¹Non-network providers can bill you for charges above the allowed amount.

²Inpatient Facility Copay: \$200 per day up to \$600 per year. Professional services may be billed separately.

Comparing UMP Classic and UMP Consumer-Directed Health Plan

While UMP Classic and UMP CDHP cover the same medical services and prescription drugs (with covered preventive care services paid at 100%), there are some differences in what you pay out of pocket. The charts inside this brochure show the differences between the plans. Here's a summary showing the key differences if you enroll in UMP CDHP.

Compared to UMP Classic, UMP CDHP:

- Does not separate the deductible by medical services and prescription drugs. You must meet a \$1,400 (individual) or \$2,800 (family) deductible that includes covered medical services and pharmacy costs. Important note: When more than one person is enrolled in UMP CDHP under an account, the full family deductible (\$2,800) must be met before the plan pays for covered services not exempt from the deductible.
- Counts prescription drug coinsurance costs toward the out-of-pocket limit (except for ancillary charges).
- Counts the deductible toward the out-of-pocket limit.
- Includes a monthly contribution from PEBB to your HSA account that will total \$700 (individual) or \$1,400 (family) by the end of the year. This amount rolls over year to year and belongs to you, even if you change health plans or jobs.

- Applies a 15% member coinsurance for all covered prescription drugs as listed on the *UMP Preferred Drug List*; drug tiers do not apply.

Important changes to the UMP Classic prescription drug benefit

Instead of copays, you pay based on coinsurance for prescription drugs purchased from a mail-order pharmacy. In 2012, you pay the same coinsurance amounts at mail order as you pay at retail. However, a prescription cost limit applies to all drugs other than Tier 3 nonspecialty drugs.

The new Value Tier introduces the opportunity for more savings for members who take oral medications for diabetes, high cholesterol, high blood pressure or depression. Value Tier generics cost you 5%, and you don't pay the prescription drug deductible. Call Washington State Rx Services at 1-888-361-1611 for more information or check the UMP website for a list of Value Tier drugs.

2012 Monthly Rates for Active Employees

	UMP Classic	UMP CDHP
Employee only	\$82	\$27
Employee + spouse*	\$174	\$64
Employee + children	\$144	\$47
Full family	\$236	\$84

Rates vary for K-12, COBRA and LWOP PEBB members. Check with your benefits office.

2012 Monthly Rates for Non-Medicare Retirees

	UMP Classic	UMP CDHP
Subscriber only	\$531.11	\$485.22
Subscriber + spouse*	\$1,056.69	\$961.45
Subscriber + children	\$925.30	\$856.97
Full family	\$1,450.88	\$1,274.87

*Or Qualified/Washington State Registered Domestic Partner

This material reflects information available at the time of its preparation. The contents are subject to change in response to further state or federal guidance regarding health care reform requirements.

This is a brief summary of benefits; it is not a certificate of coverage. All benefits must be medically necessary. Please refer to the *UMP Certificate of Coverage* for a complete list of benefits, limitations and exclusions.

Regence BlueShield
1800 Ninth Avenue
Seattle, WA 98101



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